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House of Representatives

STATEMENT OF CONGRESSMAN ED CASE OF HAWAII MONDAY, MAY 22, 2006

VETERANS' HOUSING OPPORTUNITY AND BENEFITS IMPROVEMENT ACT OF 2006

Mr. Speaker, I rise in full support of S. 1235, the Veterans' Benefits Act, which addresses a multitude of important issues facing our nation's veterans: life and health insurance, housing for our disabled and Native American veterans, adjustable rate mortgages, POW diseases, Tricare, homeless veterans, and veterans outreach.

Section 104 of S. 1235 provides permanent authority for the Native American Direct Home Loan Program and extends eligibility for such loans to non-Native American spouses of Native Americans living on Native American trust lands. H.R. 3665, which I cosponsored and which passed the House last November, also contained this important provision.

The Native American Direct Home Loan Program has been a highly successful veterans effort, particularly in my Hawaii where it applies to veterans living on lands held in trust under this Congress' Hawaiian Homes Commission Act of 1920.

The majority of these Hawaiian home lands are in my 2nd Congressional District, on the islands of Oahu, Kauai, Molokai, Maui, Hawaii, and Lanai.

Since the inception of this program, which was spearheaded by Hawaii Senator Spark Matsunaga, and continued by Senator DANIEL AKAKA, Native Hawaiian veterans have successfully utilized this direct home loan program for their acute housing needs, and, I am proud to

say, with nominal delinquency. Over \$20 million has been approved for over 200 loans in Hawaii, with 106 loans, totaling \$7.5 million, pending.

This is an incredible help not only with the needs of many veterans who would likely otherwise be precluded from quality housing, but with Hawaii's overall housing crisis.

Due to its success over the last 13 years, the Native American Direct Home Loan Program, which initially started out as a pilot program, was twice extended by Congress, but is currently set to expire on December 31, 2005.

It is vital to understand why this program is so important to our Native American veterans and why we should make the program permanent, as S. 1235 purposes.

Of course, the most basic reason is the success of the overall program in honoring our commitment to our nation's veterans.

Beyond that, Congress found some years ago that, during the entire history to that date of the program, not a single Native American veteran living on Indian trust lands or Hawaiian home lands had received a VA home loan under the VA's traditional home loan program.

The reason for that was that the unique trust status of native lands did not lend itself to conventional lending practices because banks and other financial institutions did not recognize

those lands as valid collateral.

As part of our obligation to all of our Nation's veterans is to ensure that they are all able to tap fully into VA programs, the Native American Direct Home Loan Program addressed this unique and discrete challenge facing many Native American veterans and afforded them the same opportunity of homeownership availed their comrades-in-arms.

This bill recognizes and improves upon the clear success of this effort, and I ask my colleagues to vote in favor of S. 1235.

Mahalo.